

EXHIBIT A

Sep-22-2015 07:35 AM JP Morgan Chase 214-626-0176

4/13

09-21-'15 14:33 FROM-JLC LAW OFFICES

9496423672

T-807 P0004/0013 F-263

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FILED

SEP 16 2015

JAMES H. SMITH, Court Executive Officer
 MARIN COUNTY SUPERIOR COURT
 By R. Smith, Deputy

9 SUPERIOR COURT OF THE STATE OF CALIFORNIA
 10 COUNTY OF MARIN

11 JEAN FRANKEN

12 Plaintiff,

13 vs.,

14 JP MORGAN CHASE BANK, NATIONAL
 15 ASSOCIATION, MFC FINANCIAL, dba
 16 TRUSTEE CORPS., As Foreclosing Trustee

17 Defendants

18 Case No.: C-1503409

19 PLAINTIFF'S CAUSE OF ACTION FOR
 20 VIOLATION OF CALIFORNIA CIVIL CODE
 21 § 2932.5

22 LIMITED JURISDICTION
 23 Amount is less than \$25,000.00

24 BY FAX

25 PLAINTIFF'S COMPLAINT

26 Plaintiff Jean Franken, (hereinafter referred as "Plaintiff"), by and through undersigned counsel, and
 27 per a Notice of Default ("NOD") and Notice of Trustee sale ("NOTS") filed by Defendants on Plaintiff's
 28 sister, Nancy Gairatt, herein alleges causes of action for violation of California Civil Code § 2932.5,
 29 42923.6, 52924.11, and in support would state:

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09-21-'15 14:34 FROM-JLC LAW OFFICES

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T-887 P0005/0013 F-263

PARTIES

1. Plaintiff is a resident of the County of Marin, State of California and the lawful owner, by her succession in interest, of a parcel of Real Property, (hereinafter "Subject Property"), commonly known as: 603 Galerita Way, San Rafael, CA 94903.

2. The Subject Property is located in Marin County, State of California.

3. Through belief, Defendant, ("Defendant"), JP Morgan Chase Bank, National Association ("JPMORGAN"), is a corporation organized and existing under the laws of New York.

4. At all relevant times, JPMORGAN has transacted and continues to transact business throughout the State of California, including Marin County.

5. Through belief, Defendant, ("Defendant"), MTC Financial, dba Trustee Corps. ("MTC"), is a non-judicial 'foreclosure mill' organized and existing under the laws of California and is the purported foreclosing trustee on the subject property.

6. At all relevant times, MTC has transacted and continues to transact business throughout the State of California, including Marin County.

7. MTC Financial dba Trustee Corps has been sued so many times due to its unscrupulous business practices, have changed its name several times, yet still continues to operate as a 'Foreclosure Mill'

JURISDICTION AND VENUE

8. This Court has both personal and subject matter jurisdiction to hear this case.

9. Plaintiff is a resident of Marin County.

10. The subject property is located within the territorial limits of Marin County.

11. Furthermore, the Defendants' acts, and each of them, took place within the territorial limits of Marin County, and therefore both Venue and Jurisdiction are proper. See ¶ 1-7, *supra*.

09-21-'15 14:34 FROM-JLC LAW OFFICES

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T-887 P0006/0013 F-263

FIRST CAUSE OF ACTION - VIOLATION OF CALIFORNIA CIVIL CODE §2923.5

12. Plaintiff brings this action concerning a residential non-judicial foreclosure arising out of a promissory Note and Deed of Trust ("DOT") executed on the Subject Property at issue by Plaintiff's sister Nancy Garrett.

13. Nancy Garrett passed away on April 1, 2014, while in the midst of transferring the Loan into Plaintiff's name.

14. A true and correct copy of a responsive letter sent by Defendant JPMORGAN corroborating this material fact is attached hereto.

15. Defendant JPMORGAN's letter was sent after the death of Plaintiff's sister, and after the NOD was recorded, as more particularly described *infra*.

16. On or about May 14, 2013, more than one year after the death of the borrower, Defendant MTC, in its alleged capacity as foreclosing trustee, recorded a NOD in the Marin County recorder's office as instrument number 2015-0022995.

17. A true and correct copy is attached herewith and incorporated fully.

18. The purported document was signed by Amy Lemus, as Authorized Signatory for Trustee on May 12, 2015.

19. A Declaration of non-compliance with California Civil Code §2923.55(2) was signed on March 16, 2015 by Clement J. Durkin, on behalf of Defendant JPMORGAN.

20. A true and correct copy is attached herewith and incorporated fully.

21. In said Declaration, Durkin stated under oath that he, "...ried with due diligence but was unable to contact the borrower ..."

22. Notwithstanding the undisputed material fact that the borrower had been deceased for more than one year at the time of the NOD recording, Defendant JPMORGAN had Plaintiff's information, and had it's

09-21-'15 14:34 FROM-JLC LAW OFFICES

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T-807 P0007/0013 F-263

employees actually attempted to contact the successor in interest borrower, they would have had no issue whatsoever.

23. In fact, as evidenced by Defendant JPMORGAN's own letter, it had Plaintiff's contact information, name, address of record, telephone number and email address.

24. Defendant JPMORGAN did not exercise any due diligence on their part, and had they done so, Plaintiff would have easily cured the alleged arrearages as her monthly income would prove to be sufficient to satisfy the alleged debt.

25. On or about August 20, 2015, Defendant MTC, in its capacity as foreclosing trustee, allegedly recorded a NOTS in the Marin County recorder's office, however, sent to Plaintiff an unrecorded version of the document.

26. Plaintiff disputes its authenticity and whether it was ever filed.

27. A true and correct copy is attached herewith and incorporated fully.

28. The purported document was not even signed, however, had the printed name of Miguel Ochoa.

29. The document set a tentative sale date of the subject property on September 23, 2015, and will proceed unless the Trustee and Defendant JPMORGAN are not lawfully restrained.

30. A Declaration of compliance with California Civil Code §2923.55(f) was not included with the filing and alleged recording of the NOTS.

31. Plaintiff alleges that California Civil Code §2923.55(f) was not complied with, as mandated within the language of the NOTS.

32. Despite the language of the NOD and NOTS filed against Plaintiff's Subject property, none of the named Defendants used 'due diligence' to contact Plaintiff.

33. Plaintiff could have been contacted with only nominal effort, and in fact was trying herself to contact Defendant JPMORGAN both before the recording of the NOD and after the recording.

09-21-'15 14:35 FROM-JLC LAW OFFICES

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T-207 P0003/0013 F-263

34. Plaintiff was fully available to meet with Defendants to explore foreclosure options prior to the recording of the NOD and NOTS, and in fact begged Defendant JPMORGAN to allow her to transfer the loan of her deceased sister into her name.

35. California Civil Code §2923.5 requires a lender to contact the borrower in person or by phone to assess the borrower's financial situation and explore options to prevent foreclosure before the lender may file a NOD or NOTS. The lender may not record an notice of default until 30 days after the initial contact is made or 30 days after satisfying the due diligence requirements to contact the borrower.

36. In *Mabry v. Superior Court*, 185 Cal. App. 4th 208, 235 (2010), the trial court erred when it ruled, that no private right of action existed under §2923.5, and that the Mabry's were required to tender all arrearages before enjoining a foreclosure proceeding. Six days before the rescheduled foreclosure sale date, the Mabry's filed a writ proceeding to the Court of Appeal.

37. The Court of Appeal reversed the trial court's judgment, holding that §2923.5 could be enforced by a private right of action, and that a borrower is not required to tender the full amount of mortgage indebtedness due as a prerequisite to bringing an action under §2923.5. In its examination of the relevant Civil Code sections relating to the borrower's right to be contacted by the lender prior to the recording of a notice of default, the court held that the remedy available for a lender's noncompliance with §2923.5 is the postponement of the foreclosure sale until the lender complies with the statute.

38. In the instant case, Plaintiff has the means by which to a) tender a portion of the arrearages and b) assume the loan in its entirety.

39. If a notice of default has been recorded against a homeowner's property and the lender has not contacted them in person or by telephone to assess the borrower's financial situation and explore options to prevent foreclosure, the borrower has the right to sue the lender for violation of Civil Code §2923.5. Suit must be filed and the sale stopped before the foreclosure sale takes place. If the borrower waits until after the foreclosure sale has occurred, the sale will not be set aside by the court.

09-21-'15 14:35 FROM-JLC LAW OFFICES

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T-887 P0009/0013 F-253

40. Currently the sale of the subject property has not yet taken place, however, is scheduled for September 23, 2015, despite the NOTS document not being recorded.

41. If California Civil Code § 2932.5 is not complied with, then there is no valid notice of default, and without a valid notice of default, a foreclosure sale cannot proceed. See *Mabry v. Superior Court*, 185 Cal. App. 4th 208, 235 (2010). *Shov v. U.S. Bank*, 143 Cal. Rptr. 3d 694, 700 (2012).

42. The available, existing remedy is found in the ability of a court in § 2924g, subdivision (c) (1) (A), to postpone the sale until there has been compliance with § 2923.5. *Id.*

43. The legislature intended to allow a private right of action under § 2923.5. *Id.* at 701.

44. The means of enforcing § 2932.5 are to postpone the foreclosure proceeding until the provisions of § 2932.5 have been fulfilled.

45. That by virtue of the method and manner of Defendants carrying out § 2923.5 and 2924 et seq., the foreclosure of the Subject Property is void ab initio as a matter of law.

46. The foreclosure trustee's rights, powers and duties regarding the NOD and NOTS are strictly defined and limited by the deed of trust and governing statutes *Diediker v. Peelle Financial Corp.*, 60 Cal. App. 4th 288, 295 (1997).

WHEREFORE, Plaintiffs prays for the following relief:

1. A temporary and Permanent Injunction on Defendants until the provisions set forth in Civil Code § 2932.5 are complied with;

2. Actual damages;

3. Treble damages;

4. A \$2,500.00 statutory penalty;

5. Attorney fee awards

Sep-22-2015 07:35 AM JP Morgan Chase 214-626-0176

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09-21-'15 14:35 FROM-JLC LAW OFFICES

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T-807 P0010/0013 F-263

1 6. A recession of the NOD filed, and postponement of the non-judicial foreclosure sale currently
2 scheduled for September 23, 2015, and;

3 7. For any other relief the court deems warranted.

4 Respectfully submitted this 15th day of September, 2015
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T-887 P0002/0013 F-263

JEAN FRANKEN

SEP 18 2015

JAMES M. KIM, Court Executive Officer
MARIN COUNTY SUPERIOR COURT
Box 8 Smithsburg

1503409

QCP 418.80 (minor)
QCP 418.70 (conservator)
QCP 418.90 (authorized person)

Code of Corporate Governance ☐ 472.09, CIP
WILLIAMSON, GUYANA

Sep-22-2015 07:35 AM JP Morgan Chase 214-626-0176

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09-21-'15 14:36 FROM-JLG LAW OFFICES

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T-807 P0013/0013 F-263

MARIN COUNTY SUPERIOR COURT

P.O. Box 4988
San Rafael, CA 94913-4988

PLAINTIFF:

Franken

CASE NO.

CV 1503409

NOTICE OF CASE
MANAGEMENT CONFERENCE
(CIVIL)

(Pursuant to Government Code Section 68800 et seq.)

DEFENDANT:

JP Morgan Chase

Pursuant to Local Rule 1.3, the plaintiff must serve a copy of this Notice of Case Management Conference, a blank Case Management Statement (Judicial Council Form CM-110), a blank Notice of Settlement of Entire Case (Judicial Council Form CM-200), and an Alternative Dispute Resolution (ADR) Informational Notice (CV006) together with the complaint on all parties.

This case is assigned for all purposes to Judge Haaken Son in Courtroom E.

1. The parties/counsel to this action shall comply with the filing and service deadlines in Local Rule 1.5 and California Rule of Court 3.110, or appear at the Order to Show Cause hearing on the dates set forth below:

Failure to File Proof of Service

1/25/15 8:30/9:00 AM.

Failure to Answer

2/26/15 8:30/9:00 AM.

2. Parties must appear for Case Management Conference on

2/13/16 8:30/9:00 AM.

3. The parties must be familiar with the case and be fully prepared to discuss the suitability of the case for binding or non-binding arbitration, mediation, or neutral case evaluation. Counsel must discuss ADR options with their clients prior to attending the Case Management Conference and should be prepared to discuss with the court their authority to participate in ADR.

4. Case Management Conference Statements must be filed with the court and served on all parties at least 15 calendar days before the Case Management Conference. (Late filing may result in the issuance of sanctions.)

Distribution: Original - Court File; Copy - Plaintiff

CV008

NOTICE OF CASE MANAGEMENT CONFERENCE (CIVIL)
(Pursuant to Government Code § 68800 et seq.)

Rev. 7/15/15